

**HUNTON &  
WILLIAMS****RECEIVED  
CENTRAL FAX CENTER  
AUG 24 2004  
OFFICIAL**1111 BRICKELL AVENUE  
BARCLAYS FINANCIAL CENTER  
SUITE 2500  
MIAMI, FLORIDA 33131-1802TEL 305 • 810 • 2500  
FAX 305 • 810 • 2460**FAX**

**TO**            **NAME**                            U.S. Patent Office TC 2800/Examiner Paik  
                 **FIRM**                            United States Patent and Trademark Office  
                 **FAX NO.:**                        703-872-9306  
                 **PHONE NO.:**                      703-308-6190

**PAGES (INCLUDING COVER):**            13

**ORIGINAL TO FOLLOW IN MAIL:**        ☐ Yes ☒ No

**FROM**            **NAME:**                            Nancy J. Flint  
                 **DIRECT DIAL:**                    305-810-2522

**MESSAGE**        Examiner Paik, attached is an Amendment and Response to the Office Action dated June 2, 2004 for U.S. Patent Application Ser. No. 09/927,462. Thank you very much for your assistance in this matter.

**IF PROBLEM WITH TRANSMISSION, PLEASE CONTACT OPERATOR AT 305 • 536 • 2700 .**

**OPERATOR**

**DATE:**                                      August 24, 2004  
**TIME:**  
**CLIENT/MATTER NAME:**                47004  
**CLIENT/MATTER NO.:**                000142

This communication is confidential and is intended to be privileged pursuant to the attorney-client privilege and the work-product doctrine. If the reader of this message is not the intended recipient, or the employee or agent responsible to deliver it to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please immediately notify us by telephone, and return the original message to us at the above address via the U.S. Postal Service.

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number : 09/927,462 Confirmation No.: 4155  
Applicant : Schwarz  
Filed : August 13, 2001  
Title : System and Method for Funding a Collective Account By Use Of An  
Electronic Tag  
TC/Art Unit : 2876  
Examiner: : S. Paik  
  
Docket No. : 47004.000142  
Customer No. : 21967

**MAIL STOP AMENDMENT**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE AND AMENDMENT UNDER 37 C.F.R. § 1.111**

Sir:

Applicant hereby files this Response and Amendment pursuant to 37 C.F.R. § 1.111 in response to the Office Action dated June 2, 2004, and requests that the above-captioned application be amended as set forth below and reconsidered in light of these remarks.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 9 of this paper.

PATENT  
RECEIVED  
CENTRAL FAX CENTER  
AUG 24 2004  
**OFFICIAL**